Idditional Helps Brought to You by

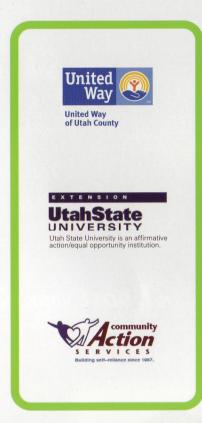


The mission of Utah Saves is to build long-term economic stability and prevent poverty by helping all Utahns build wealth, reduce debt and create lifelong financial security. For more information, go to www.utahsaves.org.

Community Action Services offers a free monthly home buyer education class for first-time home buyers. It includes information on credit, different loan programs, down payment and closing cost assistance programs, and pitfalls in the home buying process. For more information or to register, call 373-8200 ext. 242.



If you are interested in calculating financial impacts for specific situations, you can visit a new Utah State University website. Go to www.extension.usu.edu/finance and click on the PowerPav icon. You can build debt elimination plans and see what a difference applying your tax refund to pay down your debt can make. There is also a savings calculator to help you see how saving your refund can benefit you.



For more information dial 211

Got Refunds?

